

# **NEW JERSEY NATIONAL GUARD FAMILY READINESS MOBILIZATION HANDBOOK**



**FAMILY PROGRAMS WEB SITE**  
**[www.state.nj.us/military/familysupport/](http://www.state.nj.us/military/familysupport/)**

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## **INTRODUCTION**

**CONGRATULATIONS!**

You are a participant in one of the Nation's ancient and sacred institutions, the National Guard. Since this Nation raised its first militia

in 1636, it has placed its trust in the Guard members and the people that are his or her primary support, the Family.

The National Guard family is unique and special. It has learned to share it loved one with the rest of the country. They are the true patriots. The National Guard Family knows that through their sacrifice, they help maintain a strong and secure national defense for their state and country.

The purpose of this handbook is to make a sometimes-difficult life a little easier. It will inform you of the benefits that you are entitled to receive, and to be prepared in the event of mobilization. It is an important book, full of information that will answer questions you may have or will have in the future. It has been prepared to reduce the stress and strain on the family and the service member before, during, and after mobilization.

The New Jersey National Guard remains strong because of its soldiers and airmen. The Guard remains strong because of you the family!

**CONCORD HYMN BY RALPH WALDO EMERSON  
THIS HYMN WAS SONG AT THE DEDICATION THE MINUTE MAN STATUE OR  
WHAT IS CALLED THE BATTLE MONUMENT  
ON JULY 4 1837**

**By the rude bridge that arched the flood,  
Their flag to April's breeze unfurled,  
Here once the embattled farmers stood  
And fired the shot heard round the world.**

**The foe long since in silence slept;  
Alike the conqueror silent sleeps  
And time the ruined bridge has swept  
Down the dark stream which seaward creeps.**

**On this green bank, by this soft stream,  
We set today a votive stone.  
That Memory may their deed redeem,  
When, like our sires, our sons are gone.**

**Spirit, that made those heroes dare  
To die, and leave their children free,  
Bid Time and Nature gently spare  
The shaft we raise to them and thee.**

## NEW JERSEY NATIONAL GUARD FAMILY ASSISTANCE HANDBOOK

This handbook has been developed to assist you and your family in preparing for deployment, activation and extended temporary duty. You will find within these pages helpful suggestions, pertinent information and a summary of tasks, which are essential for your family's welfare. As with any separation, preparation is the key to success.

It is hoped that you will use this booklet to prepare you and your family. You will discover that there are many areas of concern that go unnoticed until it is your own family situation. Please take time to fill in the necessary information so that the challenges and stresses related with your absence can be minimized.

This booklet is not meant to provide a solution to all your concerns, needs, or emergencies that may arise due to separation. However, it can give helpful suggestions to assist you in solving personal concerns and answer your questions regarding what to do to help make this a less hectic and frustrating experience.

Each Guard member is accountable to their commander and bears primary responsibility to have their personal affairs in order as an on-going aspect of military service. A Guard Member will be able to serve with confidence, during a time of mobilization or activation, if they know that they have fulfilled their responsibilities to their family and prepared them, well in advance, for the demands of separation while they are away. The important matters of family finance; location of important papers; housing; medical care/insurance; emergency support; a Will; appropriate legal support (as needed); family member dependent ID cards; these items should all be in order long before the time of separation due to a military mobilization, state call up or annual training. MILITARY FAMILY READINESS IS LIFE READINESS, and Guard family members deserve the best of responsible care from their Guard Sponsor.

The Guard and Community agencies provide Family Assistance during times of mobilization, through Family Assistance Centers (FACS) and easily accessible information and referral support.



## GENERAL INFORMATION

### FAMILY READINESS GROUPS

The FAMILY READINESS GROUP (FRG) is a Commander's program for family members that is designed to help prepare them for times of separation from their sponsor, due to military service responsibilities. Family members, like you, volunteer to help one another gain strength and independence. FRG members train to be READY, listen to problems, answer questions, and refer individuals to the proper agencies for solutions to problems, and unusual situations. Family Readiness Groups care and share, especially during times of separation.

The FRG can:

- Offer Family Readiness Training
- To develop family support networks through which families mutually support each other.
- To provide a communication network between the unit and family members.
- To improve family awareness of the organization of the military unit, its missions and activities.
- To develop activities that improves the quality of life for the soldier and family.
- To encourage participation of family members in activities that supports the unit.
- To educate family members on the benefits and entitlements that are available to the Army and Air National Guard.
- To be prepared in the event of mobilization.
- To assure soldiers that their families will have support in their absence thereby enabling the soldiers to focus on the mission.
- Provide information to help family members solve their own problems
- Provide an arena in which family members can develop personal strength and independence.
- Provide support and assistance in easing burdens of separation
- Assist family members in knowing about and understanding their benefits
- Be a link between the unit and the family, helping to build a PARTNERSHIP

Every family member is encouraged to be an active part of the FRG not only to receive help but also to help others. Please be involved and get others involved in your Family Readiness Group.

#### FAMILY READINESS GROUP UNIT POINT OF CONTACT (POC)

A Guard member who is appointed by the Commander to help organize and assist the FRG with activities and training. They help to build a bridge between the Commander, the FRG volunteer Point of Contact and Family Members.

#### CHAIN OF CONCERN

The "Chain of Concern" is a listing of contact people in your FRG who have volunteered to make telephone calls as necessary, and to provide any information and or assistance you may need. Be sure your contact person has an accurate phone number and address for you on the telephone tree. Keep your contact person's name and telephone number posted where it is accessible. Near your phone or on the refrigerator are good places. (see example of telephone tree on page ).

#### YOUR FRG REPRESENTATIVE:

NAME: \_\_\_\_\_ PHONE: \_\_\_\_\_

#### YOUR FRG CONTACT PERSON:

**NAME :** \_\_\_\_\_ **PHONE :** \_\_\_\_\_

## **GENERAL INFORMATION**

### **EMERGENCIES**

#### **WHAT IF I HAVE AN EMERGENCY AT HOME?**

Many time distressing situations occur and you feel it is necessary to request that your service member return home. The military defines an emergency as follows: An EMERGENCY is the DEATH, CRITICAL ILLNESS OR INJURY to an IMMEDIATE family member. CRITICALLY ILL or INJURED means the possibility of death or permanent disability. IMMEDIATE family is defined as wife/husband, parent's children, grandparents (who raised you or you spouse in the place of parents), or guardian (who raised you or you spouse in place of parents.) The birth of a child, a broken leg, or the flu is not themselves considered emergencies. However, the commander may determine that it is best that the service member returns home in certain situations.

Your FRG, friends, relatives, the Chaplain or civilian clergy and civilian community agencies can often help to turn "emergencies" around... TRY THEM!

#### **WHAT IF MY SPONSOR HAS AN EMERGENCY?**

If your service member develops a serious problem such as an illness or injury, you will be contacted by the unit. If your soldier's immediate family has an emergency and his or her presence is necessary, the Red Cross from that area will need to generate a Red Cross message detailing the emergency. Contact your local Red Cross for more details.

#### **BE PREPARED FOR EMERGENCIES**

1. Keep a list of emergency phone numbers near your phone, posted on the refrigerator, or in a place where EVERY member of the family knows the location. It is best to place emergency information on 3' by 5' cards. Place them by all phones, on the refrigerator, and keep one in your purse or wallet. The data card should include the following: Soldiers rank and paygrade, Soldiers name, Social Security, Unit of assignment, Unit attached to for deployment, Unit Phone, Commanders name and phone number, military Point of Contact and phone number, State Family Program Coordinator name and phone number.
2. Have a local friend or relative occasionally visit or call in case you become suddenly ill and are unable to let anyone know. It is a good idea to give the friend or neighbor a copy of the emergency data card.
3. Be sure you service member's unit has your CORRECT address and phone number on the phone tree plus a friend or relative. If you do not have a phone, list a neighbor's number who will contact you.
4. Refer to you Family Readiness Group's Chain of Concern for assistance and or information.



## **ASSISTANCE AGENCIES**

### **AMERICAN RED CROSS**

The American Red Cross assists with reporting and communicating while your service member is away. ARC will assist with medical reports, birth notices, emergency notification of your service member during separations, as well as verification of emergency leave. Counseling and referrals on personal and family problems is also offered. Emergency financial assistance is normally not available through the ARC.

**MALMSTROM AIR FORCE BASE - FAMILY SUPPORT CENTER**

### **ARMY EMERGENCY RELIEF**

**TO RECEIVE AID FROM AER A SOLDIER MUST BE ON ACTIVE DUTY ORDERS FOR OVER THIRTY DAYS**

Army emergency Relief provides loans and grants under emergency conditions.

SITUATIONS IN WHICH AER MAY ASSIST:

- Initial rent and deposit, or rent to prevent eviction
- Emergency travel expenses caused by crisis in the family
- Emergency food assistance
- Utilities to prevent cut-off
- Essential privately owned vehicle repairs
- Medical, dental and hospital expenses authorized through CHAMPUS and TRICARE
- Fire and other disaster

### **GUARD CHAPLAIN**

Your Guard Chaplain is a trained clergy professional. The Chaplain provides care and is trained to respond to family-life issues. Families can find insights and practical advice in sharing with a Chaplain concerning personal and family needs (parenting, coping with stress, managing anger, and many others). To contact a Guard Chaplain call your local unit POC.

## **ASSISTANCE AGENCIES**

### **COMMUNITY MENTAL HEALTH SERVICES**

Mental Health offers assistance during those times when the bottom seems to fall out of life. If the going gets rough, feel free to call your Community Mental Health Service (check your local telephone directory for their number).

### **OTHER AGENCIES TO TURN TO**

There are many agencies that can help you in peacetime as well as after mobilization. An important means to assistance that is often overlooked is your local church, minister, pastor, priest or rabbi. The clergy is very knowledgeable of community and military agencies that can help families through financial, health, marital, or emergency leave problems.

Other agencies to turn to are listed in your phone book. Some examples of community agencies are listed below:



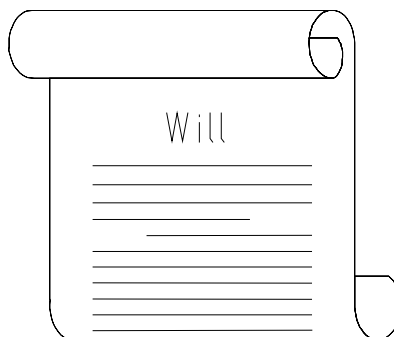
- Food Share/Food Closet
- American Legion
- Veterans Administration
- Public Health Department
- Alcoholics Anonymous
- Salvation Army
- Department of Social Services
- United Way Agencies
- Parents Anonymous
- Local Religious Organizations
- Community Hot Lines
- Legal Aid
- Federal Food and Nutrition Service
- Head Start
- Department of Commerce
- Food and Drug Administration
- Housing Authority

### ***LEGAL ASSISTANCE***

Legal Assistance can provide help in the following areas:

- |   |                            |
|---|----------------------------|
| • Domestic relations/family law matters | Powers of Attorney         |
| • Will and estates                      | Immigration/Naturalization |
| • Adoptions and name changes            | Consumer affairs           |
| • Non-support and indebtedness          |                            |
| • Landlord-tenant relations             |                            |
| • Taxes                                 |                            |
| • Civil Suits                           |                            |

You must have a Power of Attorney if you are to conduct family business including legal, financial or unit related activities.



### ***POWER OF ATTORNEY***

The final step in premobilization planning is to consider whether you will need to have someone to manage your affairs in your absence, and if so, then to execute (prepare and sign) the proper legal documents to authorize them to do so.

Upon mobilization you may be unable to handle your own affairs and may need to appoint someone else to act for you. A Power of Attorney is a written

legal document by which you, the grantor or donor, give someone else, called the "attorney-in-fact" or the "donee," the authority to act as your agent or attorney, either generally or for some more specific limited purpose.

**GENERAL POWER OF ATTORNEY:**

Authorizes you to conduct all family business which would otherwise require your service members presence

**LIMITED POWER OF ATTORNEY:**

Authorizes you to conduct only the matter specified in the document which would otherwise require your service members presence

**PRECAUTIONS IN AUTHORIZING YOUR POWER OF ATTORNEY**

Never give your power of attorney to anyone who is not absolutely trustworthy, reliable, capable, efficient and competent.

A general power of attorney is seldom necessary. A special power of attorney for a specific purpose(s) is more likely to be accepted.

Once a power of attorney is granted, it can be revoked at any time. The instrument should contain a self-executing revocation date (expiration date). If one gives a power of attorney, it should be effective for no more than the period necessary to accomplish the purpose. We recommend that it be generally for no more than one year. There is no military requirement for you to give someone your power of attorney before you mobilize. The need for one is entirely personal and should be tailored to meet you individual needs and desires.

You can revoke a power of attorney at any time by sending a notice of revocation to the agent concerned. You should execute copies of the notice of revocation with all the formalities taken in executing the power. You should have the notice of revocation recorded where the power of attorney was recorded. In general, you should have a power of attorney revoked after it has served its purpose.



**DEPLOYMENTS AND SEPARATIONS**

**WHAT IS A DEPLOYMENT?**

A deployment is military duty away from home. It may be as short as a drill weekend or as long as an unaccompanied overseas tour. The purpose for these deployments or separations is to keep our military forces trained and at the highest state of readiness to meet our global military commitments. Your

service member may deploy at any time, although most separations are scheduled well in advance. The nature of the military makes it extremely important to have you family affairs in order so that you will be able to take care of unexpected situations that may come up during a deployment or separation.

#### ***THE FOUR BASIC STAGES OF SEPARATION***

Did you know that every one of us who faces separation goes through four basic stages? By becoming aware of these stages we will be able to cope better. We will not be mystified or afraid of these stages, but rather, will use them to better the relations and ourselves with our spouses and children.

**PROTEST:** Against your service member's departure usual comes a week or two before he is due to leave. They talk of feeling tense, selfish, unbelieving that he or she will actually leave, and guilty about not wanting their service member to go. There is also frustration with the increased hours your service member spends getting ready to leave, your awareness of how many household chores and family business must be handled before they go, and a bona fide physical, as well as mental, exhaustion for everyone.

**DESPAIR:** Is the tearful period, which may come even before your service member departs. Thought like, "How will I ever do this without him or her?" is common. There is also difficulty in sleeping due to general fear for one's safety; even the usual noises in the house seem threatening.

**DETACHMENT:** Is the level on which you live for most of the separation. It is a state of relative calm and confidence in handling day-to-day living. If a major crisis occurs, however, you may tend to revert to the stages of despair and protest.

**RETURN ADJUSTMENT:** Is accompanied by awareness of the noises in the house. Many family members experience an incredible emotional and physical frenzy, getting every inch of the house and themselves ready for the return of the service member. Your service member will arrive exhausted from the final days away, eager to be home. The first days of unwinding bring long conversations to attempt to catch up. Finally he or she spends lost of time sleeping.

### ***DEPLOYMENTS AND SEPARATIONS, COPING WITH STRESS***

#### ***STRESS IN THE GUARD FAMILY***

Being a Guard family can afford pride in serving one's country as well as provide many rich and new experiences. Guard families also can experience problems that are unique to their lifestyle. Pressures and frustrations often result from:

- Adjustments to absence during Drills and Annual Training
- Lengthy deployments or separations
- Single parenting during absence
- Separation from friends and family
- A strained family budget
- Adjustment to varying duty schedules
- Career changes at retirement

Nearly every Guard family has difficulty coping with problems from time to time. Pressures can become so great that many areas of life can be affected. For example, father's or mother's absence may have the remaining parent emotionally and physically drained in their role of single parent, while the children are having a like adjustment problem expressed through disciplinary problems while a parent is gone. The match of an overworked and drained parent with unruly children trying to test new limits can easily escalate into a frightful and destructive

lifestyle. This can be a strong signal that help outside the family may be needed.

The Military family can help themselves through these stressors unique to their lifestyle. When a parent is away from home for extended period, it is important to maintain caring and discipline for the children as if they were home. Children may try to take advantage of possible new freedoms with mother or father gone, and a continuing stable home life is important for their psychological adjustment. Consistent rules, a consistent daily household schedule and quality time with the children are important parts of minimizing the stress of the parent who remains at home.

Mother or father and children need to keep social activities alive while the parent is gone. Providing regular outlets for contact with other people fulfills basic needs for comfort and stability. The guard spouse may feel overworked with additional worries while the service member is away, but time set aside for visiting friends or relatives, going out to enjoy a movie or dinner, or becoming involved in local activities, may help immensely. Your Family Readiness Group can be of great assistance in alleviating the stress of a separation or deployment.



### ***STRESS MANAGEMENT HINTS***

- Get up earlier to allow more time before starting the days work

- Prioritize what is really critical and pace yourself accordingly
- Be realistic and kind to yourself when making you to do list
- Spend your leisure time with enthusiastic, upbeat friends. Since many of your friends will be in the same position, you should be enthusiastic and upbeat for them
- Make a list of your hyper habits, share it with a close friend to check of accuracy and completeness, contract with yourself to change on item or two
- Take a little time before you enter your work place, pause and notice what kind of day it is.
- During the day, rest quietly for five minutes or take a brief walk
- Say NO when you need to.
- Ask for help when you need it, whether it's time away from the children, a counseling session, or a real vacation.
- Write yourself a note and place it where you will read it, schedule treats for yourself on your calendar.
- Focus on immediate or short-term goals that are attainable
- Collect appreciation that is due. Hear praise and thank you when offered to you
- Take care of yourself when you are down and out, play your favorite song, see a movie, give up housework for the day, etc.
- Analyze your moods, energy, and time. Are you down at certain times of the day, week or month? Plan and prepare
- Use relaxation, meditation, music, religion, nature, or whatever to re-energize yourself
- Pay attention to your diet, sleep and general health
- Exercise. If you don't have the time, ask yourself if you have the time to be sick, depressed, or sluggish
- Be good to yourself and do something a little bit selfish. Take a long bath, cook a special dish you wouldn't normally make or hire a babysitter and go out for the night with friends.
- Give yourself credit for things you have done well
- Learn how to relax, and don't turn to alcohol or other drugs for stress reduction
- Try to stay positive, it's easy to see the negative side of mobilization. But seeing the positive side has many more rewards. Think of separation as a chance to grow
- Stay busy, Time passes much more quickly when you're busy. Try to see separation as a time to learn something new. Maybe you could take some college courses or start a new hobby
- Try to spend time each week doing something out of the normal routine. Go to a museum or library on a local tour. Avoid sitting home feeling sorry for yourself.

**BE GOOD TO YOURSELF... YOU DESERVE IT!!!**

***TIPS FOR SURVIVING DEPLOYMENTS AND SEPARATIONS***

% VOLUNTEER Helping other is good medicine for your mental and spiritual health

% CALL the State Family Program Coordinator to ask about volunteer opportunities or to just have a conversation

% SET A GOAL. Start the program or project you've been putting off. Begin a self-improvement program. Go back to school; learn a new skill or hobby. Do something for yourself

% INITIATE, don't wait for the phone to ring. Plan an outing or a special dinner, then call several friends to join you

% TRAVEL. New scenery and a change of pace if only for a day or two can do wonders for the spirit. Plan on taking a friend and making a day out of it.

% GO TO WORK. A full or part-time job can provide extra income as well as opportunities for interaction

% TAKE A BREAK. Take time away from your children. Single parenting wears you down, so go to dinner or see a movie with friends once a week.

% LAUGH. Don't lose your sense of humor. Take time to smell the roses and to enjoy them.

% DON'T FEEL GUILTY about going out with friends and leaving your children with a sitter.

% KEEP A JOURNAL of your thoughts and activities while your service member is away to help them catch up when they return. Include snapshots of you and the children taken while they were away.

% JOIN A SUPPORT GROUP. Whether it is your Family Readiness Group, or a group at your church or work, the support of friends makes the going easier

% KNOW AT LEAST 2 OF YOUR NEIGHBORS. You may need their help on an emergency basis, and they can offer day-to-day support.

% DON'T always call or run home to mom or dad if the going gets rough. That, at best, is a temporary solution, and may become very expensive

% DIFFERENCES. If you and your spouse have some differences try to work them out before they leave.

% FIND A BUDDY. Another Guard family member who is also alone temporarily will make a great companion. Time passes quicker with a friend.

% LITTLE THINGS CAN HELP A LOT. Cook a special dish that you enjoy, but that you spouse dislikes, start a small project, do some physical labor, it will help relieve emotional tiredness and stress

% TIME TO ADJUST. When your service member returns home give them time to adjust. Don't hand them a list of repairs and problems as soon as they walk in the door, and don't smother them with attention. Allow them some time alone.



## **FAMILIES AND DEPLOYMENTS AND SEPARATIONS**

When a Guard member deploys, family members go with them in a sense. For most families a deployment isn't the happiest of occasions. Long separations are hard on every member of the family, especially those who are left at home. But as Guard families, they learn to cope. Experience has shown that a deployment is much easier on families if they prepare for it and know the tricks of getting along during a separation. By following some of the following suggestions, the deployment may not be as difficult for your family as it might otherwise be.

### **FAMILY TALKS**

Families can add a special request in their evening grace or bedtime prayers: 'Please bless or Daddy (Mommy, brother, sister, son or daughter) while they're far away from us, and all the other Daddies (or mommies, brothers, sisters, sons or daughters)'. This can tie the child to their family member, and all others in similar situations.

It is also helpful, especially for older children to sit down as a family and discuss the rules of the house before a deployment. The children are more likely to remember the rules as 'Family' or 'House' rules rather than 'Mom's' or 'Dad's' rules.

### **COMMUNICATION**

The need for 2-way communication continues even though you are separated by distance. The following is a guide, which may make it easier to keep in touch.

**LETTER WRITING** - Some people number their letters to eliminate confusion and others send lots of funny card. Letters are a great moral booster. Being away from home is hard and letters and cards seem to ease the stress of being away.

Answer all questions. Write with a picture of your loved one in front of you or the children. This is a way to make your letters more personable and it gives a chance for the kids to remember what mom or dad looks like.

Let your loved one know how much you appreciate the letters, tapes, pictures, etc. Mention one or two things in each communication, which made you, feel especially close.

Remember the need to verbally express affection does not diminish with the miles. 'I love you' means just as much when it is written during separation as it does when it is said in person.

Share your feelings as openly as you can without indulging in self-pity. Let them know you'd like to share their feelings. Above all, express yourself clearly so they won't have to say, 'I wonder what was meant by that!' On the other hand, don't try to read between the lines or interpret a puzzling remark. If you don't understand, ask questions in your next letter.

**TAPE RECORDINGS AND VIDEO RECORDINGS** - If letter writing is difficult for you, consider buying a pair of small tape recorders so that talking letters can be shared. Children can also send messages this way.

Record bad times, dinner times, birthdays, holiday's etc., and have the whole family involved. You might even have neighbors and friends participate.

Record their favorite TV shows movies or sporting events. Their entire unit will enjoy viewing anything from home.

The service member can record some of the children's favorite stories before they depart. This is a great way to keep mom or dad real in the child's mind. Later on they can listen or read along with the tapes. In many cases, just hearing their voice will calm a child down.

**COMPUTERS (E-mail)** - It is very likely that you will be able to communicate via electronic mail either from your home computer or a computer in your service members unit. Check with your unit before departure for all the details.

**TELEPHONE CALLS** - It is a quick way to communicate and in this day and age with cell phones it is an easy process. However, remember overseas calls are very expensive and your loved one may not always have access to a telephone. A good thing to remember also is the time change. Most overseas countries are in a different time zone.

## HUSBAND AND WIFE

Flowers and gifts can be ordered in advance to arrive on special days. Or make arrangements with a close friend to deliver gifts for the holidays and special days. Couples should sit down together and check off the dates on your calendar that payments (include amounts) are due for rent, insurance, taxes, car registration and other bills.

## YOUNGER CHILDREN

Make a snapshot picture book of the departing parent doing everyday things with the kids like giving a bath, reading, taking a walk, playing ball, etc. Show the parent in uniform and where they work if possible. It is also a good idea to put pictures of the departing parent on the refrigerator, in the child's room, on the bathroom mirror and all around the house. Small children have a tendency to forget very quickly. Pictures will help remind the child that there is another parent.

Have the parent send postcards or letters to each child with brief, easy sentences about his or her daily events. Children love receiving their own mail.

Buy or plan presents for birthdays and holidays in advance and attaches special messages. Kids love getting gifts through the mail from other countries.

Acquire a world map or a globe and you and your children can follow Dad or Mom around the world. This gives the children more security in knowing about where he or she is. You can also learn some geography by visiting a travel agency for brochures.

Mealtimes and bedtimes are a good time to talk about what they are going to say on the next tape or letter. They can send drawings and schoolwork they are proud of.

Send schedules of ball games, activities, or special events so they can ask how the game or class play went.

The 'I want my Daddy' problem: One mom gave her child a picture of Daddy in plastic so she could carry it with her everywhere. The child then felt that her dad was with her all the time.

## OLDER CHILDREN

Include teenagers as much as possible in preparations for pre-deployment, deployment, and post-deployment. One mom made her teens feel needed and secure by discussing with them areas in which they could help while dad was away.





## ***FAMILIES AND DEPLOYMENTS/SEPARATIONS***

### ***EMOTIONS***

We all get down in the dumps sometimes but what do you do about it? One woman said that after the kids were in bed she put on some music that she and her husband liked, and just listened. Soon the tears would come and she felt so much better. It beats yelling at the kids. There are times to cry with your children and times to cry alone. It lets your emotions out instead of keeping them bottled up inside which doesn't really help anyone.

Becoming aware of and in touch with your feelings can give you an inside track as to how your children feel. If it's been two weeks since the last mail and you're feeling a bit blue or irritable, your children may be crawling the walls or withdrawing for these same reasons. Talk about how you feel. It won't change the fact of no mail but it may give you all extra patience and everyone will feel better knowing that it's OK to feel lonely, isolated, sad, and frustrated.

### ***EMERGENCY***

Tape your name and address on the telephone. In case of an emergency we tend to forget many important things. It's also important to have the numbers of a friend, unit, or FRG representative for your children to call in case something should happen, along with police, fire, and hospital, ect.

### ***FRIENDS***

Whether it is through your FRG, church, or neighbors, the support of friends makes the going easier. One thing to avoid is a gossip session because it only breaks down communication and doesn't really help anyone.

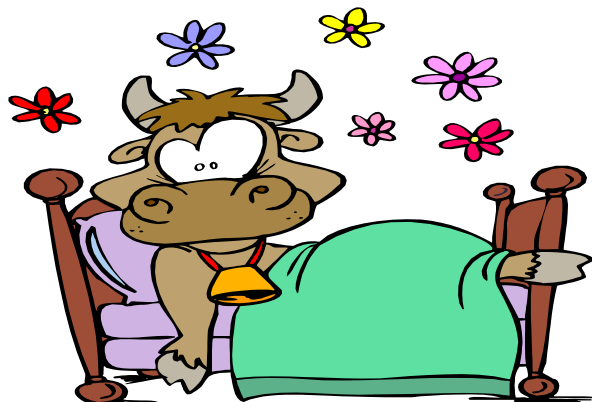
### ***NEIGHBORS***

Neighbors can be helpful to families when a parent is away. Good neighbors will check in occasionally to see that all is well. And if things aren't going well, they'll usually make themselves available to help out if they can.

### ***COUNTDOWN***

How to count time for kids that can't count or read all you need is a belt, buttons, and glue. Glue on the amount of day (buttons) and have the child take one off each day. When they take the last button off, tomorrow they will come home.

**MOST IMPORTANTLY, TAKE CARE OF YOURSELF.  
IF YOU ARE FEELING GOOD YOU CAN COPE WITH  
JUST ABOUT ANY SITUATION A LOT BETTER.**



## ***CHILDREN AND DEALING WITH SEPARATION***

Some people say children are relatively unaffected by their parent's absence, but studies indicate that is not a true statement. Children experience the same psychological pattern as the caretaker or parent, due to their own feeling of loss and their own awareness, conscious and unconscious, of the parent's overall emotional situation. They are, generally, upset when the parent is, and calm when the parent is. Children often test the parent left behind to find out if he or she will bend more than both parents are at home. This will be more apparent when the service member firsts leaves and again when they return.

Some parents overcompensate for the absence of the other and become permissive and or overprotective with the children. Rules once ironclad are now changed. Some decisions are harder to make alone. This creates a different environment for the children. They become caught between two worlds, juggling their behavior according to whether or not the other parent is home.

Both parents must be consistent in their discipline of the children.

When the service member returns, children behave in a variety of ways, happy hugs and kisses, squeal of welcome, but also feelings of hurt, anger, resentment and hostility. Child psychologists say ALL children have both positive and negative feelings toward the returning parent. That's okay, as long as the feelings are dealt with honestly.

Children need stability. Put yourself in the place of your children and think about how they might feel if one parent was constantly coming and going, here two weeks, gone for eight months, home two days, wouldn't your security be shaken a little? Imagine what it does to the children.

Children express their feelings in different ways, and their outward behavior is not always a good reflection of what's going on emotionally. Some children cover up their feelings, others are more open. Insecurity, loss of status, and change in routine all add up to complex emotions, hurt and anger which are usually directed at the returning parent. They also feel love, pride, need and security, which causes ambivalence. They just can't understand what's happening.

A few things that parents can do to ease some of the emotions are as follows:

### ***MAKING SURE CHILDREN KNOW THEY ARE LOVED***

Often, young children see themselves as the cause of separation. They may feel their parent is going away because they have been bad, or because their parent doesn't love them anymore. Make sure your children know this isn't the case.

### ***BEING TRUTHFUL***

Many children can sense when they are being lied to. Often what they imagine is worse than reality, and they may worry unnecessarily. It helps to talk openly and honestly about separation.

### ***SHARING CONCERNS***

Children often have a hard time talking about their feelings. Let children know it's OK to talk about feelings (even negative feelings) by sharing your own feelings.

### ***DISCIPLINE CONSISTENTLY***

Don't let separation mean a free rein. But don't threaten you child with 'wait until your father or mother get home!' It's hard to look forward to the return of someone expected to punish you.

### ***LET YOUR CHILDREN HELP AROUND THE HOUSE***

Ask children which chores they would like to do. Let children know they are making a valuable contribution

### ***MAINTAIN ROUTINES***

Regular mealtimes and bedtimes can help children feel more secure. Try to keep the same family rules and routines that were used before the separation.

### ***HELP CHILDREN MARK THE PASSING OF TIME***

Many families find it helpful to mark the days off a calendar in a daily ritual. Try to find some visual way to let children count the days until their parent comes home.



## ***HOMECOMINGS***

### ***WHAT SPOUSES AT HOME SHOULD REMEMBER***

1. Remember that your spouse has been subjected to a daily regimentation and routine. Schedules and preplanned events may not be a good idea upon return. Leave some room for spontaneity.

2. Your spouse may have trouble sleeping for awhile due to a routine change in field life, the presence of other people in a barracks or from a time zone change.
3. Don't be defensive about the way you've handled the children. Discuss any criticisms calmly.
4. It could take time to re-establish sexual intimacy.
5. Your spouse may want to celebrate his or her return with a spending spree. If you can't afford it, hold tight to the purse strings. The urge to spend will pass.
6. Don't grill your spouse about real or imagined affairs. Don't go through his or her belongings looking for clues. Swallow your curiosity.
7. Your spouse may be surprised or hurt that you've coped so well alone. Reassure them that they are needed, without giving up your independence. Expect them to be different. Think how much you have changed. So have they. Don't worry things will get back to normal after a short time.

### ***WHAT RETURNING SPOUSES SHOULD REMEMBER***

1. Don't disturb a family setup that has been working well without you. Ease back into the system gradually. Enjoy being an honored guest for awhile.
2. Take it easy on the children, especially where discipline is concerned. It's best for children to have a constant routine, so let the house rules stand.
3. Don't try to alter the financial affairs. Chances are, your spouse has been handling them fine.
4. Your spouse may be a little envious of your travels, so go easy on the descriptions of your location.
5. If your sexual relationship is awkward between you at first, talk it over. Don't grill your spouse about infidelity. Whatever you've imagined while you were gone, is serves on purpose to bring it up.

YOUR SPOUSE MAY APPEAR TO BE DIFFERENT. HE OR SHE IS A MORE CONFIDENT AND INDEPENDENT PERSON. THE FACT THAT HE OR SHE CAN COPE WITHOUT YOU DOESN'T MEAN THEY WANT TO. EXPECT THAT IT WILL TAKE ABOUT SIX WEEKS TO ADJUST TO EACH OTHER AGAIN. IF YOU'RE NOT GETTING ALONG WELL BY THE END OF SIX WEEK, COUNSELING MIGHT HELP.

# FAMILY PREPAREDNESS CHECKLIST

## *FAMILY CHECKLIST/FILL IN SECTION*

Although deployments and separations are never easy on the family, the hardships involved need not be increased by failure to plan ahead. A carefully prepared and executed pre-deployment check list can save you and your family from giant headaches in the future.

It is very important for you, as a military family, to have in your possession certain documents. Military spouses are often required to take over family matters during the soldier's absence. Therefore, it is important that both of you sit down together to gather the information and documents named in this checklist. You are encouraged to keep originals or copies of all listed documents in a special container that you can find immediately. If you are using a safe deposit box, be sure you check with the bank to see what the regulations are for you to have access to it when your spouse is away.

The following is a list of the items that should be in your storage container.

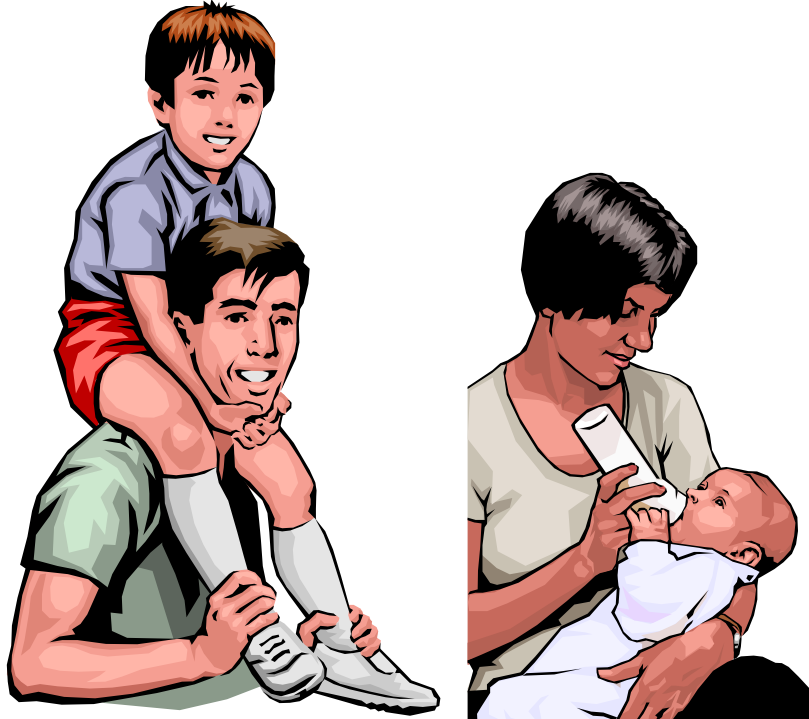
LOCATION OF STORAGE CONTAINER \_\_\_\_\_

- MARRIAGE CERTIFICATE
- BIRTH CERTIFICATES OF ALL FAMILY MEMBERS
- SHOT RECORDS UP TO DATE OF ALL FAMILY MEMBERS, INCLUDING PETS
- CITIZENSHIP PAPERS, IF ANY
- ADOPTION PAPERS, IF ANY
- PASSPORT, VISAS, IF ANY
- MILITARY ID CARDS FOR ALL FAMILY MEMBERS, 10 YEARS AND OLDER
- LIFE INSURANCE POLICIES FOR FAMILY MEMBERS, INCLUDING NAME, ADDRESS, AND PHONE NUMBER OF INSURANCE COMPANIES
- POWER OF ATTORNEY DRAWN UP, COPIES PROVIDED
- WILLS FOR BOTH SPOUSES COMPLETED AND FILED, COPIES ON HAND
- ORDERS AT LEAST 10 COPIES OF TDY AND OR PCS ORDERS
- EMERGENCY DATA CARD UPDATED IN MILITARY PERSONNEL RECORD, COPY ON HAND
- COPY OF SGLI AND DD FORM 93 UPDATED
- LIST OF ALL CREDIT CARDS AND ACCOUNT NUMBERS, AND PHONE NUMBERS FOR COMPANIES
- LIST OF ALL BONDS AND STOCKS, NAME AND PHONE NUMBER OF BROKER
- COURT ORDERS RELATING TO DIVORCE, CHILD SUPPORT OR CHILD CUSTODY (IF APPLICABLE)
- REAL ESTATE DOCUMENTS. COPIES OF ALL DOCUMENTS RELATING TO RENT OR OWNERSHIP OF LAND.
- DOCUMENTS RELATING TO LEASE, MORTGAGE, DEED, OR PROMISSORY NOTE
- DEATH CERTIFICATES FOR DECEASED FAMILY MEMBERS
- LAST LES (LEAVE AND EARNING STATEMENT)
- DD FORM 214, DISCHARGE PAPERS AND OTHER DOCUMENTS RELATED TO MILITARY SERVICE RECORDS.
- SOCIAL SECURITY CARDS AND NUMBERS OF ALL FAMILY MEMBERS
- INVENTORY OF HOUSEHOLD GOODS
- TITLES TO ALL AUTOMOBILES, TRUCKS, SNOWMOBILES, TRAILERS, BOATS, ECT.

## *FAMILY PREPAREDNESS CHECKLIST CONTINUED*

- EXTRA SET OF KEYS TO HOUSE, CAR, MAILBOX, ECT
- NEXT OF KIN INFORMED OF RIGHTS, BENEFITS, ASSISTANCE
- FAMILY BUDGET AND BUSINESS ARRANGED
- EMERGENCY SERVICES AVAILABLE EXPLAINED
- NATURE AND LOCATION OF IMPORTANT DOCUMENTS EXPLAINED
- MOVING OF HOUSEHOLD GOODS EXPLAINED
- JOINT CHECKING/SAVINGS ACCOUNTS ARRANGED. LIST OF ACCOUNT NUMBERS AND BANKS
- LOCATION OF RED CROSS, PHONE NUMBER AND OFFICE LOCATION

- LOCATION OF STATE FAMILY PROGRAM COORDINATOR, PHONE, AND OFFICE LOCATION
- LOCATION OF JAG (LEGAL ASSISTANCE), PHONE NUMBER AND OFFICE LOCATION
- CURRENT ADDRESSEES AND PHONE NUMBERS OF ALL MEMBERS OF IMMEDIATE FAMILIES OF BOTH SPOUSES.
- PERSONAL TELEPHONE DIRECTORY UPDATED, IMPORTANT/EMERGENCY PHONE NUMBERS AVAILABLE AT FINGERTIPS
- ALL DOORS AND WINDOWS HAVE GOOD LOCKS
- PROBLEM AREAS WITH CARS, HOUSEHOLD APPLIANCES IDENTIFIED AND RESOLVED.



## FAMILY PREPAREDNESS CHECKLIST CAR MAINTENANCE

### CAR MAINTENANCE CHECKLIST

The family car is an important part of family life. The sudden and unexpected loss of the use of your car can be a real burden, and in some cases could be tragic. During separation, not knowing how to cope with car problems is just one more aggravation while the spouse is away. Please take time to fill in and go over the following information. Discuss what problems may happen to the car and become familiar with the periodic checks that are a part of routine maintenance.

### FAMILY DRIVER LICENSE INFORMATION

Name	Lic.#	State	Exp. Date
1. _____			
2. _____			
3. _____			

### AUTO DATA/SERVICING INFORMATION (Do one for each vehicle)

#### General:

1. Make	Model	Year	Vehicle ID
2. Warranty: Yes	No	Location	
3. Car Title: Yes	No	Location	
4. Car Registration: Yes	No		
5. License Plate Number	State	Expiration	
6. Auto Insurance: Yes	No	Policy Number	
7. Spare Keys: Yes	No	Location	
8. Gasoline Type: Unleaded	Leaded	Premium	
9. Battery Type:	Make/Brand	Warranty: Yes	No
10. Tires Make/Brand	Size	Pressure	Warranty Yes No
11. Oil Brand	Weight		
12. Spark Plug Brand	Type/Size		

#### MAINTENANCE SCHEDULE:

1. Major servicing to be done at	
Phone Number of Maintenance Shop	
2. Oil filter change/lubricant	Next Scheduled Date
3. Tune up, Next Scheduled date	Approx. Mileage
Where	Remarks/Instructions
4. Tire balancing, rotation, front end alignment, Next Scheduled date	
Approx. Mileage	Where



## ***FAMILY PREPAREDNESS FINANCES***

Experience with previous deployments and separations indicate some spouses are financially unprepared for their spouses' departure. The following information can help assist spouses overcome many financial obstacles during deployments.

### ***CHECK TO BANK***

Open a joint checking account. Due to regulations everyone is to have direct deposit to a financial institution. This is the easiest, fastest and safest way to get to your money. If you desire, allotments can be made to various financial institutions for the purpose of paying bill. Contact your local unit for allotment forms. It is strongly recommended that all married service members have a joint checking account with their spouse for easy access to family funds.

Single soldiers, should have a joint checking account with mom or dad or someone that is well trusted so that bills may be paid while the soldier is deployed.

### ***ELIMINATE CREDIT CARDS***

Keep plastic money to a minimum. It gives you a false sense of wealth where there really isn't any money.

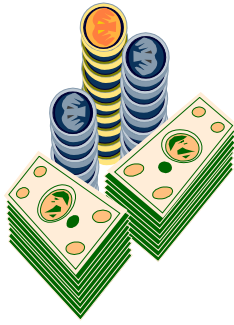
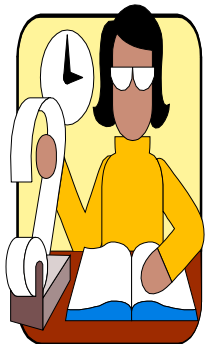
### ***ALLOTMENTS***

Service members single or married should provide their spouse or family members with a special power of attorney to obtain copies of Leave and Earnings Statements (LES) and enable them to deposit or cash checks. The special Power of Attorney can be obtained at the military legal assistance office. Spouses and family members should understand how to read the LES. Family members should be aware that under some circumstances BAS pay is terminated because soldiers receive their meals at no cost while deployed. Spouses and family members are encouraged to utilize the support of the Consumer Credit Counseling Service if financial assistance is needed.

### ***FINANCIAL AID PROGRAMS***

Army Emergency Relief (AER) provides loans and grants under emergency conditions. Guard's members must be on orders 30 days or more to receive assistance.





## *FAMILY PREPAREDNESS FINANCES*

Keep a good credit rating by paying your bills on time. Remember to keep a record of personal finances to stay on top of your recurring bills. The following is an example you may want to use in tracking your bills:

To\_\_\_\_\_

Amount\_\_\_\_\_

Address\_\_\_\_\_

Due Date\_\_\_\_\_ Does coupon go with payment\_\_\_\_\_

### *MONEY CHECKLIST*

1. Do you and your spouse have a joint checking account?
2. Will your bank accept a Power of Attorney?
3. Do you know:

How deposits are made?

How to balance your checkbook?

How to read a bank statement?

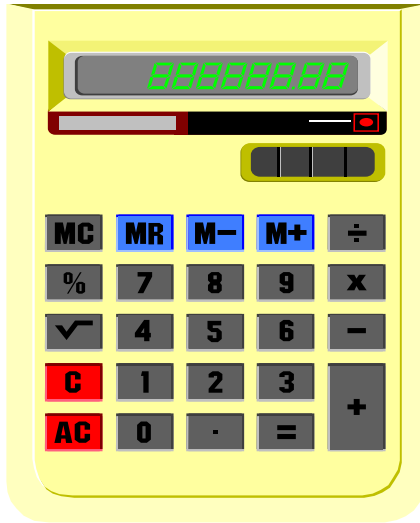
How to write checks?

How to order more checks?

What service charges are there?

What minimum balance means?

If you answered "NO" to any of these questions, call the State Family Program Office and request the information you need. There are a variety of community resources that can be of help.



### ***FAMILY BUDGET***

The following is an outline to help you in figuring your budget and how much money you will need to meet monthly expenses.

#### Monthly Financial Sheet

Income:	Base Pay	_____
	Quarters Allowance	_____
	Separate Rations	_____
	VHA	_____
	Other Allowances	_____
	Other Income	_____
	<b>Total</b>	_____

Deductions:	Federal Income Tax	_____
	State Income Tax	_____
	FICA Tax	_____
	Insurance (SGLI)	_____
	Allotments	_____
	Dental Insurance	_____
	GI Bill	_____
	Government debt	_____
	AER Loan Payment	_____
	Contributions	_____
	Other Deductions	_____
	<b>Total</b>	_____

Available income (income minus deductions) \_\_\_\_\_ **Total**

Expenses:	Rent/House Payment	_____
	Gas	_____
	Water	_____
	Electricity	_____
	Phone	_____
	Food	_____
	Clothing	_____
	Dry Cleaners	_____
	Personal Items	_____
	Car	_____
	Life Insurance	_____
	Cable TV	_____

Newspapers/Books	_____
Credit Cards	_____
Car Insurance	_____
Doctor/Dentist Bills	_____
Gasoline	_____
Recreation	_____
Children's Allowance	_____
Gifts	_____
School Costs	_____
Other	_____
	_____ <b>Total</b>

Net Income minus expenses:	_____ <b>Total</b>
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## **MILITARY PAY**

### **TYPES OF PAY**

#### **BASIC PAY**

The amount of basic pay is determined by the length of time in service, by rank, and by any promotions and increases received. All active duty personnel receive basic pay. While the service member is deployed or on AT they receive Basic Pay

#### **BASIC ALLOWANCE FOR SUBSISTENCE (BAS)**

BAS is a non-taxable allowance for food. Officers receive this allowance regardless of rank. Enlisted members may receive this allowance based on the availability of government dining facilities. Normally, enlisted members who are living in government quarters are required to eat in dining facilities on their base or in the field, therefore are not entitled to BAS.

#### **BASIC ALLOWANCE FOR HOUSING (BAH)**

BAQ is a non-taxable allowance for housing available to soldiers on active duty. The amount of BAQ is determined by rank and whether or not there are family members. This allowance partially reimburses active duty military personnel for their housing expenses if they live in civilian communities.

#### **VARIABLE HOUSING ALLOWANCE (VHA)**

VHA supplements the BAQ when the cost of housing in a certain area is higher than the BAQ. Service members living on the economy receive VHA. The amount of VHA received depends upon housing costs in the area in which a military member lives. Guard members called to active duty for less than 140 days are not entitled to the Variable Housing Allowance.



## NEW JERSEY NATIONAL GUARD FAMILY PROGRAM

### EXPLANATION OF THE TELEPHONE TREE

A Telephone Tree is a system by which information can be quickly passed to Guard family members. It can be used during annual training; unit activation, mobilization or as needed for meetings and get togethers.

The goals of the telephone tree are:

- a) To pass important messages as quickly as possible, to family members.
- b) To strive for the passing of accurate, clear and concise messages.
- c) To minimize rumors by passing accurate up to date and approved information.
- d) To affirm the partnership that exists between the Guard and Guard families, and the support that Guard families offer one another, by keeping family members informed.

The Telephone Tree is designed as a function of the Family Readiness Group. Each FRG should have a designated primary and alternate point of contact that can be reached by someone within the Guard command. The primary and alternate point of contact will likely be the president/chairperson and the vice-president/vice-chairperson. Other volunteers are enlisted as Callers, whose responsibility is to pass the message to three or four family members through phone call contact. The Military Point of Contact, The President or the Vice-President should start the chain and call the first person on the list. That person should call the next person on the list and so on until the list is complete. The last person on the list should call the POC back to inform them that the list has been completed. If this system is not possible, there should be enough callers enlisted to assure complete family coverage and to assure that a few people are not making all the phone calls to all the family members. The FRG Secretary develops the Telephone Tree list, and assures that a copy of the list is made available to all unit family members, the unit Commander, and the State Family Program coordinator.

The structure of the phone tree should, when possible, allow callers to make local phone calls, from their homes, and long distance contact is made from a unit phone.

All phone tree messages should be written down, short, specific, clear and concise. The message should contain the 5 W's; who, what, when, where, why?

The Telephone Tree should list home phone numbers, unless by special permission, a volunteer allows the listing of a business phone.

When a message is being initiated, write down exactly all the information and keep a record of this message; who initiated it; the message; the date of initiation; the date of when the telephone tree was initially contacted; and a record of the progress of the tree.

Here is an example of utilizing the Telephone Tree during annual training: The unit has been delayed a day in their return home. The FRG Chairman is notified. She or he calls the Telephone Tree Points of Contact and the message is passed on until all are contacted. THE MESSAGE SHOULD READ;

"The (unit name) has been delayed 24 hours because of a change in air flight schedules. The unit will return to the armory at \_\_\_\_\_(time) on \_\_\_\_\_(date, day of week). Notify employers of the delay. If you need further information, call (name and phone number)."

NEVER USE THE PHONE TREE TO MAKE DEATH NOTIFICATIONS.

NEW JERSEY NATIONAL GUARD FAMILY PROGRAM  
COVER LETTER FOR TELEPHONE TREE INFORMATION  
PRIVACY ACT STATEMENT

(Include this cover sheet whenever transferring Telephone Tree information to others.)

"THIS ROSTER WILL NOT BE RELEASED OR DISTRIBUTED OUTSIDE THE DEPARTMENT OF DEFENSE. IN ADDITION TO THE SPONSOR'S NAME, UNIT AND ADDRESS, THIS ROSTER CONTAINS INFORMATION SUBJECT TO THE PROVISIONS OF THE PRIVACY ACT OF 1974: SPOUSE'S NAME, HOME ADDRESS, AND HOME TELEPHONE NUMBER.

THIS INFORMATION WILL NOT BE RELEASED OUTSIDE THE DEPARTMENT OF DEFENSE WITHOUT THE WRITTEN CONSENT OF THE INDIVIDUAL CONCERNED. DISSEMINATION WITHIN THE DEPARTMENT OF DEFENSE (INCLUDES FAMILY PROGRAM) IS LIMITED TO THOSE INDIVIDUALS WHO REQUIRE THE INFORMATION FOR THE PERFORMANCE OF OFFICIAL DUTIES.

THIS ROSTER WILL NOT BE FURNISHED TO COMMERCIAL ENTERPRISES OR REPRESENTATIVES THEREOF FOR PURPOSES OF SOLICITATION."

FOR OFFICIAL USE ONLY

WHEN CALLING THE RED CROSS THEY WILL ASK YOU FOR THE FOLLOWING INFORMATION:

- a. Service members Rank and Pay Grade
- b. Service members Name
- c. Social Security Number
- d. Service Branch
- e. Military Address and Unit

- f. Zip Code/APO/FOP
- g. Duty Phone
- h. Nature of the Red Cross Message
- i. Person Making Request
- j. Verification Information:  
Patient/Deceased Name
- k. Relationship to Service member
- l. Hospital/Attending Physician/Contact/Phone
- m. Coroner/Phone
- n. Funeral Home Name/Phone
- o. Diagnosis/Prognosis/Recommendation

BE PREPARED TO ANSWER ALL QUESTIONS !!

#### *EMERGENCY INFORMATION*

Fill out this information and keep near your phone, on the refrigerator, in your purse or wallet and give a copy to a friend or relative.

SPONSOR'S NAME\_\_\_\_\_

SPONSOR'S SOCIAL SECURITY NUMBER\_\_\_\_\_

UNIT\_\_\_\_\_

SPONSOR'S COMPANY\_\_\_\_\_

SPONSOR'S PLATOON\_\_\_\_\_

COMPANY COMMANDER\_\_\_\_\_

COMMANDER'S PHONE NUMBER\_\_\_\_\_

FIRST SERGEANT\_\_\_\_\_



FIRST SERGEANT'S PHONE NUMBER\_\_\_\_\_

OFFICER IN CHARGE\_\_\_\_\_

NCO IN CHARGE\_\_\_\_\_

STATE FAMILY PROGRAM COORDINATOR NUMBER\_\_\_\_\_

FAMILY PROGRAM COORDINATORS PHONE NUMBER\_\_\_\_\_

FAMILY READINESS GROUP CONTACT PERSON\_\_\_\_\_

FAMILY READINESS PHONE NUMBER\_\_\_\_\_

**KEY NUMBERS**

AMBULANCE 911

FIRE 911

POLICE 911

COMMUNITY HOSPITAL \_\_\_\_\_

FAMILY PRACTICE \_\_\_\_\_

POISON CONTROL CENTER \_\_\_\_\_

**NEW JERSEY NATIONAL GUARD  
OFFICE OF FAMILY PROGRAMS**

**609-562-0668**

**PAGER: 609-687-1942**

**WEBSITES**



- ❖ National Guard & Reserve Family Readiness Programs Toolkit  
[www.defenselink.mil/ra/](http://www.defenselink.mil/ra/)
- ❖ National Guard Family Programs  
[www.guardfamily.org](http://www.guardfamily.org)
- ❖ New Jersey National Guard Family Programs

[www.state.nj.us/military/familysupport/](http://www.state.nj.us/military/familysupport/)

- ❖ Morale, Welfare and Recreation (MWR)  
[www.armymwr.com](http://www.armymwr.com)
- ❖ Spousenet  
[www.spousenet.com](http://www.spousenet.com)
- ❖ American Red Cross  
[www.redcross.org](http://www.redcross.org)
- ❖ Military Pay  
[www.dfas.mil](http://www.dfas.mil)
- ❖ American Institute of Stress  
[www.stress.org](http://www.stress.org)
- ❖ Army National Guard  
[www.arng.ngb.army.mil](http://www.arng.ngb.army.mil)
- ❖ New Jersey Employer Support of the Guard & Reserve  
[www.njesgr.org](http://www.njesgr.org)
- ❖ Deployment [www.military.com/deployment](http://www.military.com/deployment)
- ❖ Help with anything [www.armyonesource.com](http://www.armyonesource.com) user ID: Army  
Password: onesource

### *INFORMATION TO ASSIST USAR AND GUARD FAMILIES*

Within this section of the handbook, you will find information on these topics:

- # Soldier/Sailor Civil Relief Act (SSCRA). **This information pertains to the law that assists mobilized reservists in dealing with finances and protects them from creditors, bankruptcy, civil prosecution, eviction, foreclosure, and divorce.**
- # Letter to creditor for 6 percent interest rate. **This is a sample letter to send to creditors requesting the 6 percent maximum interest rate allowable under the Soldier/Sailor Civil Relief Act.**
- # Mortgage rate cut article. **This article describes how to get your home loan reduced to 6 percent under the Soldier/Sailor Civil Relief Act.**
  - # Employer Support of the Guard and Reserve (ESGR) article. **This organization works with employers of mobilized reservists and guard members to keep employers informed.**
  - # Uniformed Services Employment and Reemployment Rights Act (USERRA). **This describes the rights guardsmen and reservists have in returning to their jobs following a mobilization and deployment.**
- # Important resources: agencies' addresses, phone numbers, and websites. **From American Red Cross, TRICARE program and enrollment, and Dental Care Program—it's all here.**

## Soldiers' and Sailors' Civil Relief Act (SSCRA)

**The following information is a brief summary of The Soldiers' and Sailors' Civil Relief Act (SSCRA or Act). It is furnished for information purposes only and should not be used to make legal decisions. Consult an attorney or call the nearest legal assistance office on any military installation for specific legal advice on an issue under this Act.**

**What is SSCRA?** SSCRA was adopted in 1940 to assist military personnel who are unexpectedly transferred or recalled to active duty. Our courts have generally construed the Act liberally in order to benefit those it was designed to assist. The U.S. Supreme Court stated that the Act should be read with "an eye friendly to those who dropped their affairs to answer their country's call." Its purpose is to give certain protection to military personnel when their legal rights or financial obligations are "materially affected" (creates a hardship) by the unforeseen recall to active duty. SSCRA is not intended to cancel or discharge lawful obligations; it only allows certain delays for appearing in court or paying off debts.

**How does it apply?** The table below provides general application information.

<i>Protected People</i>	<i>Legal Aspects</i>	<i>Factual Requirements</i>
# persons in active duty military service	# SSCRA applies in all federal and state civil courts	# must be a "person in the military service of the United States"
# for reservists, protection starts from date of receipt of orders to active duty	# does not apply to criminal proceedings	# being recalled to active duty must have a "material effect" on the legal or financial matter involved
# dependents of servicemembers (in certain cases)	# may be invoked by servicemember as plaintiff or defendant	# SSCRA must be requested during military duty or within 30–90 days after military service terminates

**How do I request SSCRA protection?** The servicemember or his commander can request a stay of proceedings until the servicemember returns from duty. This is applicable to divorce and child custody/support matters where the court retains continuing jurisdiction, and to financial obligations prior to default being declared. The servicemember must show that the inability to pay is due to entry into military service and that such military service has materially affected the ability to pay on time.

**What if I default?** A request may come from the servicemember to the court of record; however, it is suggested that the request come from the commanding officer of the unit to the court of record to avoid the possibility of legal "appearance." In certain circumstances, the request can be from a dependent of the servicemember. The court must appoint a lawyer prior to the default judgment if the defendant is or may be in military service. Prior to a default, the servicemember can assert SSCRA protection to a default being taken. The servicemember has a right to reopen a default judgment if a default is awarded during the service period or within 30 days thereafter. The servicemember can make application to the court that issued the default judgment to set aside the default. The servicemember must:

- # show he was prejudiced by not being able to appear in person;
- # show he has a good and legal defense to the claims against him;
- # assert reopening within 90 days after termination of military service; and
- # have made no previous appearance in court either personally or by attorney.

### How can I use SSCRA?

- # SSCRA can be used to stop an eviction from rental property. This applies only when rent does not exceed \$1200 per month.
- # SSCRA can stop repossession of goods bought on an installment basis. This applies only to contracts entered into *prior* to military service. Under SSCRA, the court can terminate the contract and require repayment of all prior installments and deposits as a

condition to repossession; order a stay of proceedings until the servicemember is available to answer; or grant such relief as may be equitable to conserve the interests of all parties.

# SSCRA can be applied to mortgages, trust deeds, or other security interests on either real or personal property. SSCRA is applicable if the obligation commenced prior to entry into military service; the property was owned by the servicemember or his dependent prior to start of military service; and the property is still owned by the servicemember or his dependent. The servicemember must show that the inability to pay is due to entry into military service and that such military service has materially affected the ability to pay on time. The nature of relief can include a stay of proceedings until the servicemember can be available to answer; an extension of the mortgage maturity date to allow reduced monthly payments; granting the foreclosure subject to being reopened if it is challenged by the servicemember; or extending the period of redemption by a period equal to the member's military service.

# SSCRA allows the servicemember to terminate a lease at a time 30 days after the next rental payment due date. The servicemember is not responsible for lease payments thereafter. The servicemember must provide written notice of the proposed termination to the lessor. The lessor must refund any prepaid rent or security deposit. The servicemember must have entered into the lease *prior* to entry into active duty, and the leased premises must have actually been used by the servicemember and/or his dependents. The servicemember does not have to show "material effect."

# Life insurance pledged as collateral applies to those with whole life insurance policies or other policies having a "cash value." If the policy is pledged as collateral, SSCRA can be invoked to suspend redemption of the policy by a creditor for non-payment of installments.

**What happens to my insurance?** Upon recall to active duty, the U.S. Government (through the Veterans Administration) will guarantee the payment of insurance premiums on commercial life insurance policies. SSCRA provides only a standby guarantee. The servicemember is required to repay all unpaid premiums and interest within two years after expiration of his term of military service. If the servicemember fails to repay premiums, the policy will be surrendered for cash value, if any, and the U.S. Government will reimburse the insurance company for the balance of premiums still owing. The U.S. Government will then have a claim against the servicemember.

### **What about my taxes?**

# SSCRA protects military income from double taxation. Military income is taxable only by the servicemember's state of domicile. A servicemember neither acquires nor loses domicile based on his/her presence in a given state pursuant to military orders.

# SSCRA does not protect non-military pay, income to spouses of servicemembers, or real estate, which is always subject to tax by the state where it is located.

# The servicemember is subject to "property" tax only in the state of domicile on personal property owned exclusively by the servicemember. The host state can levy "sales" tax and "use" taxes on personal property. Personal property jointly owned by the servicemember and spouse, or exclusively by the spouse, is subject to double taxation. Motor vehicles are not subject to license or registration fees of the host state *so long as* the vehicle remains currently registered in the servicemember's state of domicile. The host state can levy use fees or license fees not amounting to a tax on the vehicle itself if registration in the home state is not maintained.

## Sample Letter to Creditor on 6 Percent Interest Rate

Date

Creditor Name and Address

Re:      Client Name  
            Client Account Number

Dear Sir or Madam:

Pursuant to 50 U.S.C. app. § 526 of the Soldiers' and Sailors' Civil Relief Act, hereinafter referred to as the SSCRA, I request that interest on the above-referenced debt be reduced to 6 percent. I entered active duty on (state your Active Duty Commencement Date) and am presently on active duty assigned to (state your Client Unit).

I incurred this debt prior to my entry into the Armed Forces, at a time when I was earning substantially more than I am now. My entry into military service has substantially affected my ability to meet this obligation at the original interest rate.

The SSCRA sets a 6 percent per annum ceiling on interest charges (including service charges, renewal charges, and fees) during the period of a servicemember's military service for obligations made prior to the date of entry into active duty when the active duty materially affects the ability to pay. Since entering active duty, I have experienced a decrease in salary, adversely affecting my ability to pay. Thus, the balance of my obligation may not have interest charged at a rate greater than 6 percent per annum. Interest above 6 percent must be forgiven and not accrued. Please ensure that your records reflect this statutory ceiling and that any excess charge is withdrawn.

Please be further advised that you may not repossess for nonpayment of an installment obligation without first complying with the provisions of 50 U.S.C app. § 531 of the SSCRA.

Thank you, in advance, for your cooperation in this matter.

Sincerely,

## Secretaries Martinez and Rumsfeld Announce Mortgage Rate Cut for America's Military

WASHINGTON — Reservists and members of the National Guard called to active duty will receive a cut in their home loan interest rates for the first time since the Gulf War, U.S. Housing and Urban Development Secretary Mel Martinez and Defense Secretary Donald H. Rumsfeld announced today at a Pentagon briefing. Under the 1940 Soldiers' and Sailors' Civil Relief Act, HUD is advising all FHA-approved lenders to reduce mortgage interest rates to no more than six percent for military personnel on active duty. "When our sons and daughters in uniform are called upon to serve this great nation, we will stand behind them. We want to reassure our servicemen and women that while they are focused on protecting America, we will do everything we can to protect their families' housing needs," said Martinez today in a joint appearance with Rumsfeld. "Today's announcement with the Department of Defense is another example of the cooperation we've seen throughout the federal government as we look for ways to assist American families." "During this crisis, it is important that the Department of Defense and Department of Housing and Urban Development work together to develop inter-agency programs to assist uniformed men and women and their families to relieve their mortgage burden," said Rumsfeld. "The Soldiers' and Sailors' Civil Relief Act will enable our military forces to focus on combating terrorism and not have to worry about their families' financial security at home. The Department of Defense and the U.S. Government will do everything they can to support our troops as they serve and sacrifice for our country." Reservists and Guardsman on active duty should immediately contact their lenders to take advantage of the mortgage rate cap. The Soldiers' and Sailors' Civil Relief Act prohibits any mortgage lender from initiating foreclosure action against persons in military service while on active duty and three months thereafter without court approval or an agreement between the parties. Some active duty military personnel may also qualify for this interest rate cap if they incurred their mortgage debt prior to their active duty. In addition to the mortgage rate reduction and expanded foreclosure protection, Martinez is taking the extraordinary step of encouraging mortgage lenders to postpone principal payments for all servicemen and women during their activation and three months thereafter. Martinez also reminded military members that the Soldiers' and Sailors' Civil Relief Act provides renters a measure of protection against eviction and the ability to terminate their leases during this recall period. Beginning on Tuesday, September 25, HUD will activate a toll-free number for servicemen and women with questions concerning their mortgage. For more information, call 1-888-297-8685 between the hours of 7 a.m. and 7 p.m. on weekdays.

## Employer Support Vital to Army Reserve, National Guard

WASHINGTON (Army News Service, Oct. 19, 2001) —As reservists mobilize and say farewell to their bosses, the Employer Support of the Guard and Reserve offers guidance to those employers who are losing workers.

ESGR is a Department of Defense organization located in Arlington, Virginia. It is made up of 35 full-time soldiers, sailors, Marines and Air Force personnel, and has more than 4,500 volunteers nationwide.

ESGR's primary mission is to serve as a liaison between the military and the business community by getting timely, relevant and clear information out to employers, said officials. Since the Sept. 11 attack on the nation, ESGR's website, [www.ESGR.org](http://www.ESGR.org), has increased from 6,000 visitors a week to more than 40,000.

Along with talking to employers, ESGR officials answer media inquiries.

A reporter from the New York Times recently called, wanting to know how are employers reacting to the nationwide call-ups, said Maj. Hunt Kerrigan, ESGR's public affairs officer.

"They are patriots," Kerrigan said referring to employers. "I also talked about the avalanche of calls we are getting from employers who want to know how to better support their reservists."

"Although employers are not obligated by law, they can make up the difference between military pay and civilian pay and keep the medical benefits coming. That's a great way of showing support."

"Can employers fire their Reservists if they are called to duty?" asked an Associate Press reporter.

"No," Kerrigan explained, "In fact, the employer must hold jobs for their reservists and must not penalize them for their service." Kerrigan said he added that, "Who would fire their military employees who are risking their lives to defend America?"

(Editor's note: This story was submitted by the Public Affairs Office from the National Committee for Employer Support of the Guard and Reserve, Arlington, Va.)



Uniformed Services Employment and Reemployment Rights Act (USERRA)  
**Servicemember's Information Paper**

The Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA) is a federal law that gives members and former members of the U.S. armed forces (active and reserves) the right to go back to a civilian job they held before military service.

**Who gets USERRA protection?** You probably qualify for USERRA protection if you meet all five of these tests:

1. **Job.** Did you have a civilian job before you went on active duty? *All* jobs are covered, unless your employer can prove the job was truly a temporary position. USERRA applies to all private employers, state governments, and all branches of the federal government.
2. **Notice.** You (or a responsible officer from your military unit) must give advance notice to your employer before leaving for active duty. Notice can be oral or in writing, but you can best protect your rights by sending a letter by certified mail or by having your employer sign your copy of your letter, acknowledging receipt.
3. **Duration.** You can be gone from your civilian job for up to five years (total). Any absences from your employer protected under the previous law (VRRRA) count towards your total. Most periodic and special Reserve and National Guard training does not count towards your five-year total.
4. **Character of service.** If you are discharged, you must receive an honorable or general discharge. This test does not apply if you remain in the reserve component, but your employer can still require some proof from your unit that your period of service was honorable. A letter from your commander will suffice.
5. **Prompt return to work.** If you were gone up to 30 days, you must report back to the first shift that begins after safe travel time from your duty site plus eight hours to rest. If you were gone 31 to 180 days, you must apply in writing for work within 14 days after completing military service. If you were gone 181 days or more, you must apply in writing for work within 90 days. Tell your employer you worked there before, and you left for military service.

You are entitled to protections both while you are gone and when you return to work.

1. **Health insurance during service.** If you ask for it, your employer must continue to carry you and your family on the company health plan for up to 30 days of service, at the normal cost to you. *TRICARE does not cover family members for tours of 30 days or less.* You can get up to 18 months of coverage, but your employer can pass on the full cost (including the company's share) to you.
2. **Prompt reinstatement.** You get your job back immediately if you were gone 30 days or less. After longer service, you must get your job back within a few days.
3. **Status and seniority.** For purposes of status, seniority, and most pension rights (including pay rate), you are treated as if you never left for military service. If your peers got promotions or raises while you were gone, you do, too.
4. **Training and other accommodations.** Your employer must train you on new equipment or techniques, refresh your skills, and accommodate any service-connected disability.
5. **Special protection against discharge other than for cause.** If you are fired within a protected period, your employer must prove the firing wasn't because of military service. Your protected period varies with how long you were gone.
6. **Immediate reinstatement of health benefits.** You and your family may chose to go back on the company health plan immediately when you return to your civilian job. There can be no waiting period and no exclusion of pre-existing conditions, other than for VA-determined service-connected conditions.
7. **Antidiscrimination provision.** USERRA prohibits discrimination based on military service or military service obligation.
8. **Other benefits.** USERRA guarantees you certain rights. It does not eliminate any other benefits you may have from state law, contract, or collective bargaining agreement.

## ***Enforcement***

1. The National Committee for Employer Support of the Guard and Reserve (ESGR), (800) 336-4590 or (703) 696-1400. ESGR provides ombudsmen who mediate reemployment issues between military members and their civilian employers. Their website, <http://www.esgr.org>, provides tips for reserve members and employers.
2. The U.S. Department of Labor Veterans Employment and Training Service (VETS), (202) 219-9110. The Department of Labor is responsible for resolving and/or investigating reemployment issues. Their website, [www.dol.gov/dol/vets](http://www.dol.gov/dol/vets), has a Non-Technical Resource Guide to USERRA.
3. Contact your legal assistance attorney. Remember, your military legal assistance attorney may not act as your personal attorney in reemployment disputes.
4. USERRA gives you the right to sue your employer in federal court. See 38 U.S.C. §§ 4301-33. If your lawsuit is successful, you may be able to recover court costs and attorney fees from your employer.

If you need additional information, contact USERRA online: <http://www.dol.gov/elaws/userra0.htm> .



## Important Resources for USAR and Guard Families

### American Red Cross

Armed Forces Emergency Service: 1-800-987-4272; <http://www.redcross.org>

### Army Emergency Relief (AER)

**Call the American Red Cross if no local AER office (on all military installations) is nearby. AER provides emergency financial help to alleviate privation problems. <http://www.aerhq.com>**

### Army Knowledge On-Line (AKO)

E-mail accounts: <http://www.us.army.mil>

### Employer Support of the Guard and Reserve (ESGR)

Reemployment rights National ESGR Committee: 1-800-336-4590; <http://www.esgr.org>

### ID Cards/DEERS/RAPIDS

Check eligibility with military sponsor's social security number: 1-800-538-9552;  
website to find the closest RAPIDS terminal: <http://www.dmdc.osd.mil/rsl>

### TRICARE

Enrollment information: 1-888-585-9378

Program information: <http://www.tricare.osd.mil>

<i>TRICARE Regional Contractors</i>			
Region	States Covered	Toll-Free Number	Service Provider
Northeast	CT, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VT, Northern VA, Eastern WV	1-888-999-5195	Sierra
Mid-Atlantic	NC, Southern VA	1-800-931-9501	Anthem
Southeast & Gulf South	AL, FL, GA, Eastern LA, MS, SC, TN	1-800-444-5445	Humana
Heartland	IL, IN, KY, MI, St. Louis, MO, OH, WV, WI	1-800-941-4501	Anthem
Southwest	AR, Western LA, OK, TX	1-800-406-2832	FHFS
Central	AZ, CO, Southern ID, IA, KS, MN, MO, MT, NE, ND, NM, NV, SD, El Paso, TX, UT, WY	1-888-874-9378	TriWest
Southern CA & Golden Gate	CA	1-800-242-6788	FHFS
Northwest	Northern ID, OR, WA	1-800-404-0110	FHFS
TRICARE Pacific	AK, HI, Puerto Rico, Latin America, Canada, Europe	1-888-777-8343	FHFS/Humana

TRICARE Dental Program (TDP): 1-800-211-3614

TRICARE Family Member Dental Plan (TFMDP): 1-800-866-8499

United Concordia: <http://www.ucci.com>

Veterans' Employment & Training Services (VETS)  
(212) 352-6184 or <http://www.dol.gov/dol/vets>

### *TRICARE Benefits for Activated Reserve/National Guard Families*

(These benefits apply to National Guard and Reserve component members ordered to active duty in support of operations that resulted from the terrorist attacks of 11 September 2001.)

New benefits have been extended to reserve component families when their military sponsor is activated for 30 days or more.

Activation Period	TRICARE Benefits
30 to 178 days	Family members are eligible for <b>TRICARE Extra and Standard</b> . <ul style="list-style-type: none"><li>— Annual deductibles waived.</li><li>— \$1000 maximum out-of-pocket expense.</li><li>— Statement of non-availability not required.</li><li>— Non-participating providers can bill 15 percent above TRICARE rates and receive payment.</li></ul>
179 days or more	Family members are eligible for <b>TRICARE Prime</b> , the least costly and most comprehensive plan. (No deductibles)

Enrollment is effective on the first day of the sponsor's active duty. Some reserve families may want to continue their relationships with providers who are not in the TRICARE Prime network. In these cases, enrolling in TRICARE Prime may not be the best choice. These families may elect to enroll in TRICARE Standard.

#### ***TRICARE Dental Benefits***

Family members of activated reservists are eligible for enrollment and coverage under the TRICARE Dental Program on the same basis as family members of active duty servicemembers. Activated reservists must take action to enroll family members. United Concordia Companies, Inc. (UCCI) administers the Dental Program. Contact UCCI at (888) 622-2256 or through <http://www.ucci.com/tdp.htm>. On-line enrollment is available.

For answers to questions, contact the TRICARE Network in one of the regions listed previously.

